

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bruno Sanchez
Deborah Jill Sanchez
Debtors

Case No. 19-04962-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 09, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Bruno Sanchez, Deborah Jill Sanchez, 1421 Sunset Lane, Stroudsburg, PA 18360-7824
5272891	++ NBT BANK NA, 52 SOUTH BROAD STREET, NORWICH NY 13815-1699 address filed with court., NBT BANK, LOAN OPERATION, PO BOX 149, CANAJOHARIE, NY 13317
5272892	PA DEPT OF LABOR & INDUSTRY, 651 BOAS STREET, HARRISBURG, PA 17121-0750
5272893	+ PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
5272894	PHH MORTGAGE SERVICES, 2001 LEADENHALL RD, MOUNT LAUREL, NJ 08054
5272897	REGIONAL FOOT & ANKLE CTR, 1439 MONROE AVE, SUITE 3, DUNMORE, PA 18509-2497

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5272883	+ Email/PDF: bncnotices@becket-lee.com	Jan 09 2023 18:56:11	AMERICAN EXPRESS HEAD OFFICE, WORLD FINANCIAL CENTER, 200 VESEY STREET, NEW YORK, NY 10285-1000
5288705	Email/PDF: bncnotices@becket-lee.com	Jan 09 2023 18:45:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5272884	+ EDI: BANKAMER.COM	Jan 09 2023 23:44:00	BANK OF AMERICA, PO BOX 15284, WILMINGTON, DE 19850-5284
5288464	+ EDI: BANKAMER2.COM	Jan 09 2023 23:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5272885	+ EDI: CITICORP.COM	Jan 09 2023 23:44:00	CITIBANK NA, 701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104-0432
5272886	Email/Text: GCSBankruptcy@gcserv.com	Jan 09 2023 18:43:00	GC SERVICES LP, 6330 GULFTON, HOUSTON, TX 77081
5272887	EDI: JPMORGANCHASE	Jan 09 2023 23:44:00	JPMORGAN CHASE BANK, PO BOX 182613, COLUMBUS, OH 43218
5281453	+ Email/Text: RASEBN@raslg.com	Jan 09 2023 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5272888	Email/Text: camanagement@mtb.com	Jan 09 2023 18:44:00	M&T BANK, LENDING SERVICES, CUSTOMER SUPPORT, POST OFFICE BOX 1288, BUFFALO, NY 14240-1288
5295316	Email/Text: camanagement@mtb.com	Jan 09 2023 18:44:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5272889	Email/Text: camanagement@mtb.com	Jan 09 2023 18:44:00	MANUFACTURERS & TRADERS TRUST CO., 35 WASHINGTON AVENUE, ENDICOTT, NY 13760-5300
5291117	+ Email/Text: camanagement@mtb.com	Jan 09 2023 18:44:00	M&T BANK, PO BOX 1508, BUFFALO, NY

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			14240-1508
5272890	Email/Text: EBN@Mohela.com	Jan 09 2023 18:43:00	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
5279988	+ Email/Text: bankruptcy@nbtbank.com	Jan 09 2023 18:44:00	NBT Bank NA, 52 South Broad St, Norwich, NY 13815-1699
5363496	+ Email/Text: mtgbk@shellpointmtg.com	Jan 09 2023 18:43:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
5363497	+ Email/Text: mtgbk@shellpointmtg.com	Jan 09 2023 18:43:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
5293823	EDI: LCIPHHMRGT	Jan 09 2023 23:44:00	PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
5285591	EDI: PRA.COM	Jan 09 2023 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5272895	EDI: PRA.COM	Jan 09 2023 23:44:00	PORTFOLIO RECOVERY ASSOCIATES LLC P, PO BOX 41067, NORFOLK, VA 23541-1067
5278083	+ EDI: PENNDEPTREV	Jan 09 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5278083	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2023 18:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5272896	+ Email/Text: ngisupport@radiusgs.com	Jan 09 2023 18:43:00	RADIUS GLOBAL SOLUTIONS, 9550 REGENCY SQUARE BLVD, SUITE 500A, JACKSONVILLE, FL 32225-8116
5458886	+ Email/Text: flyersprod.inbound@axisai.com	Jan 09 2023 18:44:00	U.S. Bank Trust National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, PA 92619, U.S. Bank Trust National Association et, c/o Rushmore Loan Management Services 92619-5004
5458885	+ Email/Text: flyersprod.inbound@axisai.com	Jan 09 2023 18:44:00	U.S. Bank Trust National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, PA 92619-5004
5272898	Email/Text: EDBKNotices@ecmc.org	Jan 09 2023 18:43:00	US DEPT OF EDUCATION, PO BOX 16448, SAINT PAUL, MN 55116-0448
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citigroup Mortgage Loan Trust 2021-RP5
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
5291417	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5330680	*	PA Department of Labor & Industry, 651 Boas Street, Harrisburg, PA 17121-0750

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Karina Velter	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Owner Trustee for Citigroup Mortgage Loan Trust 2021-RP5 kvelter@pincuslaw.com, ckohn@hoflawgroup.com
Mario J. Hanyon	on behalf of Creditor PHH Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Robert J Kidwell, III	on behalf of Debtor 2 Deborah Jill Sanchez rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 1 Bruno Sanchez rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Sarah K. McCaffery	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Owner Trustee for Citigroup Mortgage Loan Trust 2021-RP5 ckohn@hoflawgroup.com
Thomas Song	on behalf of Creditor PHH Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Deborah Jill Sanchez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Bruno Sanchez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 11

Information to identify the case:

Debtor 1

Bruno Sanchez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9345

EIN --

Debtor 2

Deborah Jill Sanchez

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3918

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04962-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruno Sanchez

Deborah Jill Sanchez
aka Deborah J. Cohen, aka Deborah J.
Sanchez, aka Deborah Jill Cohen**By the
court:**1/9/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.